



September 2007

Dear Minneapolis and Saint Paul Homeowners,

We know how important your home is to you. If you are having trouble paying your mortgage, think you may be unable to make future mortgage payments, know someone worried about their mortgage, or want to learn more about foreclosure **we urge you to attend an upcoming workshop** in our cities. The most important thing a distressed homeowner can do is to begin working with a lender or a foreclosure specialist early. **Waiting limits your options.**

At the workshop, numerous mortgage companies and community-based organizations will be available to offer free advice and answer your questions – **confidentially**. You will be able to ask questions about what happens during foreclosures, your legal rights, and solutions for your long-term housing needs. If you want to talk to your lender or a foreclosure specialist after the workshop, lenders and specialists will set up appointments for a more detailed discussion. Some mortgage companies may provide **financial incentives** to homeowners attending the workshop.

Two **free** workshops have been scheduled. Pick the one most convenient for you.

**Minneapolis**  
**Tuesday, October 9, 2007**  
**4:30 - 8:00 P.M.**  
**Urban League - 2100 Plymouth Avenue N**  
**Lower Level Community Room**

Parking is on east side of building.  
Metro Transit routes: 19 & 7.

**Saint Paul**  
**Wednesday, October 10, 2007**  
**4:30 - 8:00 P.M.**  
**Wilder Recreation Center - 958 Jessie Street**  
**Gymnasium**

Street and on site parking.  
Metro Transit routes: 71 & 64.

*Si usted está atrasado en el pago de su hipoteca, o piensa que va a tener dificultad en hacer el pago en el futuro, le animamos a que asiste a un evento especial que tendrá lugar en las fechas arriba indicadas. Si usted necesita más información en español, no dude en llamar al Minnesota Home Ownership Center al 651-659-9336.*

**Food** will be provided. To help us plan, please **RSVP by October 1<sup>st</sup>** by calling (612) 337-9330. More information is available at: [www.ci.minneapolis.mn.us/foreclosure](http://www.ci.minneapolis.mn.us/foreclosure) & [www.stpaul.gov/foreclosure](http://www.stpaul.gov/foreclosure).

If you are a **renter** with foreclosure questions, call HOMELine at (612) 728-5767 (Saint Paul) or 311 (Minneapolis) for information.

**If you can't attend a workshop and want to learn more**, call the Minnesota Home Ownership Center at (651) 659-9336. The Center works with a network of community-based organizations in your neighborhood that can help you and give you free, confidential advice about your mortgage.

Sincerely,

Mayor R.T. Rybak  
City of Minneapolis

Julie Gugin  
Minnesota Homeownership Center

Mayor Christopher Coleman  
City of Saint Paul

*These workshops are coordinated through the efforts of the Minneapolis-Saint Paul Regional Foreclosure Prevention Funders Council.*